

On page 15, after line 30, insert the following paragraph

--Although the present invention has been described with reference to specific embodiments, those of skill in the art will recognize that changes may be made thereto without departing from the spirit and scope of the invention as set forth in the hereafter appended claims.--

On page 21 (last page), cancel all lines of text and substitute the following therefor:

--ABSTRACT OF THE DISCLOSURE

A method and system for paying for goods or services which includes a mobile radio device and a base telecommunication station which communicates with the mobile radio device via electromagnetic waves. The base telecommunication station transmits the data required for payment to the mobile radio device. The latter asks the user for confirmation for the payment. After the confirmation, the mobile radio device performs a payment operation by transmitting payment instruction data. In addition, either the mobile radio device or a telecommunication device of a financial institution transmits acknowledgment data for the payment operation to the base telecommunication station.--

In the Claims:

On page 16, cancel line 1, and substitute the following left-hand justified heading therefor:

We Claim as Our Invention:

Please cancel claims 1-21, without prejudice, and substitute the following claims therefor:

22. A method for paying for goods and services using both a mobile radio device and a base telecommunication station which communicates with the mobile radio device via electromagnetic waves, the method comprising the steps of: